

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No. :	10/751,820	Confirmation No. 3634
Inventor:	Douglas S. McNair	
Examiner :	Tran N. Nguyen	
Filed :	01/05/2004	
Title :	SYSTEM AND METHOD FOR RISK-ADJUSTING INDICATORS OF ACCESS AND UTILIZATION BASED ON METRICS OF DISTANCE AND TIME	
Atty. Docket No. :	CRNL103792	
Customer No. :	46169	

Via EFS – Web Submission – July 24, 2008

Mail Stop Amendment
Commissioner for Patents
P. O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT

Examiner Nguyen:

This amendment is submitted in response to the Non-Final Office Action mailed April 3, 2008, the three-month period for response to which expired on July 3, 2008. This amendment is submitted on or before the expiration of the one-month extension period, along with an appropriate fee, and consideration of the amendment is respectfully requested.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 5 of this paper.